



Third Program Year CAPER

The CPMP Third Consolidated Annual Performance and Evaluation Report includes Narrative Responses to CAPER questions that CDBG, HOME, HOPWA, and ESG grantees must respond to each year in order to be compliant with the Consolidated Planning Regulations. The Executive Summary narratives are optional.

The grantee must submit an updated Financial Summary Report (PR26).

GENERAL

Executive Summary

This module is optional but encouraged. If you choose to complete it, provide a brief overview that includes major initiatives and highlights that were proposed and executed throughout the first year.

Program Year 3 CAPER Executive Summary response:

2012 Program Year

This report, the Consolidated Annual Performance and Evaluation Report (CAPER), covers the third year of the Mobile Urban County Consolidated Plan, a five-year planning document that is necessary for applying and being funded under the U.S. Department of Housing and Urban Development (HUD) formula grant programs. The Mobile Urban County Program represents a Consortium that consists of all the unincorporated portions of Mobile County, and the cities of Bayou La Batre, Chickasaw, Creola, Citronelle, Mount Vernon, Prichard, Saraland, Semmes, and Satsuma. The Mobile County Commission is the designated lead agency for the Urban County Program and as such, holds the responsibility for the design and development of the various programs, activities and projects identified in the five year consolidated plan. The Town of Dauphin Island was not part of the Consortium for the reporting period of this CAPER.

It should be noted that the Consolidated Plan serves as the basis for applying for federal financial assistance from three of the four HUD formula grant programs. The three programs, for which Mobile County was an entitlement grantee in 2012, were the Community Development Block Grant (CDBG) program, the HOME program, and the Emergency Solutions Grants (ESG) program. Mobile County does not qualify as an entitlement recipient for funding under the fourth formula grant program, Housing Opportunity for Persons with Aids (HOPWA).

The activities for which entitlement grant funds were utilized, the progress toward implementing those activities, and the beneficial outcomes of the expenditures are covered in this CAPER. In addition to reporting on the grant programs, the CAPER reports on other activities, projects and actions undertaken by the Consortium, other public agencies, non-profit organizations, and private businesses which have had an impact on achieving the overall goals and objectives set forth in the Consolidated Plan.

Each year of the five-year Consolidated Plan, an annual Action Plan describes a specific plan for the use of funds that are expected to be available during that program year. The Action Plan determines goals for individuals and households to be served, describes the implementation of activities and other actions to be undertaken. The County's program year begins on June 1 and ends on May 31 of each year.

The CAPER contains a summary of resources and programmatic accomplishments, the status of actions taken during the year to implement the County's overall strategy, and an evaluation of progress made during the past year in addressing identified priority needs and objectives.

General Questions

1. Assessment of the one-year goals and objectives:
 - a. Describe the accomplishments in attaining the goals and objectives for the reporting period.
 - b. Provide a breakdown of the CPD formula grant funds spent on grant activities for each goal and objective.
 - c. If applicable, explain why progress was not made towards meeting the goals and objectives.
2. Describe the manner in which the recipient would change its program as a result of its experiences.
3. Affirmatively Furthering Fair Housing:
 - a. Provide a summary of impediments to fair housing choice.
 - b. Identify actions taken to overcome effects of impediments identified.
4. Describe Other Actions in Strategic Plan or Action Plan taken to address obstacles to meeting underserved needs.
5. Leveraging Resources
 - a. Identify progress in obtaining "other" public and private resources to address needs.
 - b. How Federal resources from HUD leveraged other public and private resources.
 - c. How matching requirements were satisfied.

Program Year 3 CAPER General Questions response:

In 2012, the County made progress in addressing goals and objectives set forth in the five-year Consolidated Plan. The following activities were identified as activities most likely to have a significant impact upon the quality of life for the low and moderate-income residents of Mobile County:

❖ **Provide Adequate Public Facilities**

Public Facilities and/or Public works

❖ **Economic Development**

Financial assistance to business to stimulate job creation or job retention

❖ **Increasing supply and accessibility of Affordable Housing**

Down payment assistance to first-time homebuyers
New construction for low and moderate-income persons

❖ **Meeting the needs of the homeless**

Homeless prevention activities
Providing essential/operational services for the homeless
Emergency rental assistance

❖ **Other Special Needs**

Handicapped accessibility enhancements
Financial assistance with the purchase of prescription drugs for low and moderate-income persons

Most programs have been addressed during the past program year. As always, the ability to address high priority items is limited by the funding and staff available. Due to the scarcity of resources, items considered medium and low priority are seldom addressed in the Annual Plans.

Formula grant funds available to the County Consortium for the 2002 through 2012 program years were:

CDBG -	\$21,020,203 (2002 - 2011)
	\$ 1,621,180 (2012)
HOME -	\$ 8,481,890 (2002 - 2011)
	\$ 544,387 (2012)
ADDI -	\$ 126,958 (2003 - 2008)
	\$ 0 (2009 - 2012)
ESG -	\$ 632,635 (2003 - 2011 includes first allocation)
	\$ 48,179 (2011 second allocation*)
	\$ 155,141 (2012)

*The 2011 ESG second allocation is listed separately above as the funds were received after May 31, 2012. This was the first allocation received for the Emergency Solutions Grants program.

1. Assessment of One-Year Goals and Objectives

The County received \$1,621,180 for CDBG, \$544,387 for the HOME program, and \$155,141 for ESG in 2012. During PY2012, the County also received \$48,179 for the 2011 ESG second allocation.

COMMUNITY DEVELOPMENT BLOCK GRANT FUNDS

The County projected three street improvement projects, a recreation center project, and a sewer improvement project, for the Year Three of the Consolidated Plan. These projects are in progress.

A complete list of 2012 public facilities and public works projects funded with CDBG funds follows:

❖ Provide Adequate Public Facilities and Public Works

The 2012 Action Plan provided for capital expenditures for Public Improvement Projects that included Public Facilities and Public Works projects throughout the area covered by the Consortium. These public improvements represent multiple program years CDBG earmarked for various capital expenditure projects.

The following table addresses the status of each public facility project that had activity in the Program Year 2012:

Project	CDBG Funding	Status
1.Saraland - Recreation Center	\$375,000	In progress
2.Citronelle - Davis Park	\$241,807*	Complete
3.Semmes – Senior Center	\$1,039,000	Complete
4.Bayou La Batre – Community Center Roof Replacement	\$400,000	Complete
5.District II - Public School Improvements	\$57,940*	Complete

* denotes closed in IDIS (total expended)

Projects that were completed in program year 2011, but had final bills paid in program year 2012, were discussed in last year's CAPER. Citronelle - Davis Park, Semmes Senior Center, Bayou La Batre – Community Center Roof Replacement, and District II - Public School Improvements projects are complete. The Saraland - Recreation Center project is in progress.

The following table addresses the status of each of the public works projects that had activity in the Program Year 2012:

Project	CDBG Funding	Status
6.Prichard – Road Resurfacing	\$319,773*	Complete
7.Chickasaw - Road Resurfacing	\$150,347*	Complete
8.Creola – Road Striping	\$80,000	In progress
9.Satsuma – Water and Sewer Improvement	\$297,758	In progress
10.Prichard – Road Resurfacing	\$350,000	Complete
11.Prichard - Salem Avenue Sewer	\$350,000	Complete
12.District III – Road Resurfacing	\$200,000	In progress
13.Chickasaw – Road Resurfacing	\$96,000	Complete
14.Mount Vernon – Rehab Water Storage Tank	\$61,557	In progress
15.District III – Waterline Relocation	\$200,000	In progress
16.District III – Road Resurfacing	\$90,204*	Complete
17.Prichard – Road Resurfacing	\$200,000	In progress

* denotes closed in IDIS (total expended)

Projects that were completed in program year 2011, but had final bills paid in program year 2012, were discussed in last year's CAPER. Two (2) Prichard - Road Resurfacing, two (2) Chickasaw - Road Resurfacing, District III - Road Resurfacing, and Prichard - Salem Avenue Sewer projects are complete. The following projects are in progress: Creola - Road Striping, Satsuma - Water and Sewer Improvement, District III - Road Resurfacing, Mount Vernon - Rehab Water Storage Tank, District III - Waterline Relocation, and Prichard - Road Resurfacing.

❖ **Economic Development**

The County is committed to economic development and the need for quality jobs to benefit the citizens of the County, particularly low and moderate-income residents. The County typically commits local general funds toward Economic Development activities, thereby allowing CDBG funds to be used for other activities. No CDBG funds were expended for economic development during program year 2012.

❖ **Increasing supply and accessibility of Affordable Housing**

HOME PROGRAM FUNDS

A top priority of the Consolidated Plan has been the provision of decent and safe housing that is affordable to low and moderate-income households. The Consolidated Plan listed as strategies, two approaches to addressing the need for affordable housing. One strategy is to provide for a homebuyer down payment assistance program and the other is to encourage the production of new affordable housing units. The County has continued its efforts to address both strategies during program year 2012.

The following is a description of the activities undertaken by the County and other partnering organizations to address the critical need for affordable housing:

- Through the Mobile County HOME program, a total of 18 households successfully became homebuyers during PY2012.
- Under the HOME Program, the County has allocated funds from the inception of the program for the First Time Homebuyer Down Payment Assistance program. The County chose to target first time low and moderate-income homebuyers and to provide forgivable loans of up to \$10,000 dollars to each qualifying household to purchase existing homes. The amount received can be used to provide a down payment and to pay closing cost for the qualified homebuyer. If the homebuyer continues to reside in the residence for five (5) years, the loan is completely forgiven. Loans are available countywide. During program year 2012, 8 households participating in the First Time Homebuyer Down Payment Assistance program successfully became homebuyers.
- In addition to the Down Payment Assistance program, the County offers mortgages to homebuyers who purchase homes constructed through the County's Affordable Home Program. The County has provided homebuyer assistance for these homes in the form of second mortgage deferred loans. During program year 2012, ten (10) households participating in this program successfully became homebuyers.
- Home funds are used for construction loans to qualified builders to construct

new affordable single-family units. Builders must have an Alabama home-builders license. Approved participating homebuilders present to the County a set of housing plans, description of materials, costs takeoff, suggested sales amount and lot sales contract. The County reviews each proposal to assure compliance with adopted County policy and environmental requirements. Approved developers enter into a loan agreement with the County to build an agreed upon number of units. The County makes available HOME funds to the developer with an indenture in the form of a Future Advanced Mortgage. Once the County and developer have executed the HOME agreement and defining a scope of work and the contractor has signed the Future Advanced Mortgage, the County issues a start to work order. When needed, funds are made available to acquire property subject to approved general sales contract. The County allows normally acceptable construction draws based upon progress of the work.

The amount of HOME funds loaned for the construction of the home unit will be recaptured at closing and will be made available for construction loans to build additional affordable single family units. In order to assure the affordability of the home unit, the County's construction program allows the County to take a second position mortgage in the form of a deferred loan to a homebuyer.

The County is continuing efforts to find ways of making affordable housing available to low/moderate income households.

- The County has partnered with Habitat for Humanity of Southwest Alabama, Inc. to build homes for the low and moderate income that tend to be in the 31- 50% of the area median household income. Habitat for Humanity is a not for profit faith-based organization that partners with community volunteers and low-income families (the future homeowners) to contribute "sweat equity" to build the Habitat homes. With funding from the County, Habitat completed construction on one (1) home during PY2012.
- One of the requirements of the HOME program is that fifteen percent of the amount of entitlement funds granted to the local jurisdiction by HUD must be made available to a non-profit Community Housing Development Organization (CHDO). In the capacity of a CHDO, Prichard Housing Corporation II constructed and sold six (6) homes. Of the six, two (2) homes were sold during PY2012.
- The County committed \$442,500 in HOME funds to Chickasaw Development Corporation (CDC), a subsidiary of the Chickasaw Housing Authority (CHA), to construct four (4) houses. The project is in progress.
- In PY2011 HOME funds of \$434,000 were committed to Knowles Development Group, Inc., an MBE/WBE Developer, to construct four (4) homes. Knowles Development Group, Inc. completed and sold all four (4) homes during PY2012.
- The County partnered with a developer of rental housing for the elderly who received LIHTC and HOME funds from the State of Alabama. The project was for 51 rental units of which 4 were allocated as Mobile County HOME-assisted units. During PY2012, construction was completed.

- During PY2012, the County partnered with a non-profit developer to construct 39-units of affordable transitional rental housing for homeless veterans. This project has been made possible by County HOME funds, HUD EDI funds and Veterans Administration funds. An agreement has been signed and the project is in progress.
- Language in County agreements requires subrecipients to reach out to minority and women owned businesses. Most procurement for services or construction contracts includes language encouraging minority and women business enterprises to apply. When appropriate, advertisements are published or broadcast through minority targeted media.

❖ **Meeting the needs of the homeless**

EMERGENCY SHELTER GRANTS FUNDS

The Mobile County Consortium was an entitlement recipient of Emergency Shelter Grants (ESG) funds. The purpose of these funds was to assist in the prevention or elimination of homeless individuals.

In PY2011, Mobile County Consortium received an allocation of \$85,651 for Emergency Shelter Grants (ESG) funds. The Consortium partnered with four non-profit organizations to provide assistance to those in need.

The following reports reflect grant-to-date totals as of May 31, 2013:

- The County committed \$25,000 in ESG funds to Family Promise of Coastal Alabama, Inc. for Essential Services and Operational Costs to the shelter for homeless families. Grant total served: 63 individuals or 21 families with 13 female head of household. Proposed outcome: 50 individuals.

In May 2013, the agreement was amended to extend the term to allow time to expend all of the funds.

- The County committed \$28,369 in ESG funds to Penelope House, Inc. for Essential Services and Operational Costs to the shelter for victims of domestic violence. Grant total served: 260 individuals in 116 households were served with 43 female head of household. Proposed outcome: 169 individuals.
- The County committed \$8,000 in ESG funds to McKemie Place for Operational Costs (\$5,000) and Homeless Prevention (\$3,000) activities. Grant total served: 47 homeless women. Proposed outcome: 25 individuals.
- The County committed \$20,000 in ESG funds to the Service Center of Catholic Social Services for Homeless Prevention activities for those at risk of homelessness. Grant total served: 171 individuals or 54 households with 39 female head of household. Proposed outcome: 75 individuals.

The needs of the homeless were also addressed in the following ways:

- The Homeless Prevention and Rapid Re-Housing Program funded under the Federal Recovery Act provided resources for helping individuals and families retain or regain housing until housing stability could be achieved. Housing First, Inc. is the lead agency for the Continuum of Care, a multi-jurisdictional and multi-agency effort to address homelessness. The County contracted with Housing First for implementation of the County's HUD-funded Homelessness Prevention and Rapid Re-Housing Program (HPRP). The County provided HPRP funding to Housing First for the Homeless Management Information System (HMIS), a program that collects demographic information that the federal government requires in tracking the homeless population. The grant was closed during PY2012.
- The County committed \$50,000 in CDBG funds to Legal Services Alabama for the provision of a Homelessness Prevention Program.

EMERGENCY SOLUTIONS GRANTS FUNDS

Subrecipient agreements were signed between Mobile County and Housing First, Inc. in November 2012 for the 2011 and 2012 Emergency Solutions Grants. Housing First, Inc. managed the competitive process and executed subrecipient agreements with eligible organizations to provide ESG activities. During PY2012, the new ESG program was in start-up and early implementation phase.

During PY2012, 99 persons were served by three subrecipients through ESG Emergency Shelter funds. The ESG program IDIS reports are located in the Appendix in Exhibit B.

❖ Other Special Needs

Under the Consolidated Plan priority of Special Needs, the County budgeted in its CDBG program a limited number of public services to address new and/or expanded services deemed necessary to meet the special needs of the low and moderate-income citizens of Mobile County. In addition, the County has sought to provide funding to address the issue of handicapped accessibility.

The public services activities undertaken in PY2012 to address special needs are as follows:

- The County committed \$10,000 of CDBG funds to Ozanam Charitable Pharmacy to provide prescription drug assistance to low and moderate-income persons who do not have insurance coverage. A total of 267 unduplicated persons benefited from the prescription drug assistance program with 16 reported as female head of household during PY2012.
- The County committed \$10,000 of CDBG funds to Independent Living Center, a not for profit organization that provides services to persons with disabilities. The agency provides home modifications for disabled households to meet ADA guidelines. The agency modified homes for three (3) individuals with disabilities with one (1) reported as female head of household. Modifications included: wheelchair ramps, grab bars, accessible showers, and accessible toilets.

- The County committed \$7,500 of CDBG funds to Penelope House Family Violence Center, Inc. for a protection order assistance program. The program served 493 residents of which 373 were reported as female head of household.
- The County committed \$42,677 of CDBG funds to Child Advocacy Center to provide counseling and transportation services for child sexual abuse victims and their families. A total of 68 were served with 56 reported as female head of household.
- The County committed \$50,000 of CDBG funds to Semmes Woman's Club for senior services activities. A total of 112 seniors were served of which 23 were reported as female head of household.
- The County committed \$13,000 of CDBG funds to the Rape Crisis Center to provide crisis intervention services for sexual assault victims. A total of 52 sexual assault victims were served with 26 reported as female head of household.

CDBG Public Services

The following Table provides a breakdown for Public Services that received 2012 CDBG funds.

Project	CDBG Funding	2012 Served
1. Homebuyer Counseling	\$35,000	146
2. Prescription Drug Assistance	\$10,000	267
3. Home Modifications ADA Compliant	\$10,000	3
4. Child Abuse Victim Assistance	\$42,677	68
5. Summer Youth Program	\$60,000	153
6. Legal Services Assistance	\$50,000	118
7. Domestic Violence Victim Advocacy	\$7,500	493
8. Victim Service Provider Assistance	\$13,000	52
9. Senior Services Activities	\$50,000	112
10. Summer Youth Program	\$50,000	0

A summary of PY2012 accomplishments follows:

1. Homebuyer Counseling
Proposed outcome: 150

In order to make the transition from tenant to homebuyer, the County committed \$35,000 of CDBG funds for homebuyer counseling. Over 219 hours of face to face counseling and 73 hours of follow-up counseling to 146 new clients was provided. Follow-up counseling was provided to 15 clients from the previous year. Nine (9) 6-hour Home Buyer Seminars were conducted with 56 participants. A total of 217 clients received counseling and education. Of the 146 new clients, 95 were reported as female head of household. Of 217 total clients, 19 became new homeowners.

2. Prescription Drug Assistance
Proposed outcome: 150

The County committed \$10,000 of CDBG funds to Ozanam Charitable Pharmacy for a prescription drug assistance program, which provides pharmaceutical services at no cost to eligible low- and moderate-income persons. The program provided prescription drugs to 267 unduplicated clients with 16 female head of household.

3. Home Modifications - ADA Compliant
Proposed outcome: 5

The County committed \$10,000 of CDBG funds to Independent Living Center for home modifications for the disabled to meet ADA guidelines. Modifications included: wheelchair ramps, grab bars, accessible showers, and accessible toilets. The program provided home modifications for three (3) individuals with disabilities with one (1) female head of household. This service addresses the non-homeless special needs for physically disabled.

4. Child Abuse Victim Assistance
Proposed outcome: 155

The County committed \$42,677 of CDBG funds to Child Advocacy Center to provide counseling and transportation services for child sexual abuse victims and their families. During PY2012, a total of 68 unduplicated individuals were served with 56 from female head of household. The agency served 68 with counseling and 45 with transportation services.

5. Summer Youth Development Program
Proposed outcome: 200

In PY2011, the County committed \$60,000 of CDBG funds to Boys and Girls Clubs of South Alabama, Inc. to provide a summer youth development program in Mount Vernon and Citronelle for low and moderate income households. The program was held in June and July of 2012. A total of 153 unduplicated youth were served with 106 reported as female head of household.

6. Legal Services Assistance
Proposed outcome: 400

The County committed \$50,000 of CDBG funds to Legal Services Alabama to provide legal services assistance for a Homeless Prevention Project. Assistance includes: community presentations and addressed civil legal issues that cause homelessness. The project provided legal assistance for low and moderate income clients who faced eviction or foreclosure. The program served 118 unduplicated individuals with 89 female head of household. The project is in progress.

7. Domestic Violence Victim Advocacy
Proposed outcome: 40

The County committed \$7,500 of CDBG funds to Penelope House Family Violence Center, Inc. for a protection order assistance program. The program served 493 unduplicated individuals with 373 female head of households.

8. Victim Service Provider Assistance
Proposed outcome: 60

The County committed \$13,000 of CDBG funds to Family Counseling Center of Mobile, Inc. Rape Crisis Center to provide crisis intervention services to sexual assault victims. The program served 52 unduplicated individuals with 26 female head of households.

9. Senior Services Activities
Proposed outcome: 300

The County committed \$50,000 of CDBG funds to Semmes Woman's Club to provide senior services activities. A total of 112 seniors were served of which 23 were reported as female head of household. The project is in progress.

10. Summer Youth Development Program
Proposed outcome: 150

In May 2013, the County committed \$50,000 of CDBG funds to Boys and Girls Clubs of South Alabama, Inc. to provide a summer youth development program in Mount Vernon and Citronelle for low and moderate income households. The youth program is to be held in June and July of 2013. No one served in PY2012.

2. Changes in the Program

During PY2012, the County adopted three (3) formal amendments and six (6) local amendments, which can be found in the Appendix in Exhibit A. Changes undertaken were for budget adjustments and for the addition or deletion of an activity.

3. Affirmatively Furthering Fair Housing

The County continues its efforts in addressing one of the leading impediments housing affordability as identified in An Analysis of Impediments to Fair Housing through the Down Payment Assistance (DPA) Program and the Construction of Affordable Homes Program and construction of rental units.

The County, through its Affirmative Marketing Program for the HOME Program, distributed color brochures at various venues during this program year. The County conducted six (6) informational meetings throughout the County to market the DPA Program and the Construction of Affordable Homes Program.

The list of activities associated with the advertisement campaign includes:

- Promotions on County's web page.
- Conducted six (6) informational meetings with local lenders, community organizations, a local housing authority, and community development corporations.
- Participated in an annual homebuyer and homeowner educational workshop as a representative of the County HOME program.

Mobile County Grants Department staff attended a workshop titled "Fair Housing Compliance Training for Municipal Officials and Employees." The training was sponsored by the Center for Fair Housing.

Mobile County contracted with Family Counseling Services/Consumer Credit Counseling of Mobile to provide housing counseling to potential homebuyers. This counseling service includes education as a way to empower consumers to stand up for their rights and avoid becoming victims. To that end, all homebuyer training classes, pre-purchase housing counseling sessions, and post-purchase workshops include segments on Fair Housing and Predatory Lending issues.

Fair Housing issues covered include discussion of prohibitions of the Act, a description of the protected class, discrimination in renting, discrimination in housing sales, mortgage and insurance discrimination, additional ways in which fair housing rights can be violated, how to tell if you've been discriminated against, and what to do if you feel you have been a victim.

Predatory Lending issues covered include applying for credit cards, sub-prime mortgages, payday loans, title loans and the ways in which consumers can become victims. Discussion also includes the true cost of credit utilizing each of these forms of credit as compared to the more traditional forms of credit, recommendations for consumers before signing a loan or credit application, and contacts for victims.

A total of 56 persons were served with fair housing counseling through pre-purchase workshops. A total of 217 received education and counseling services. The County committed a total of \$35,000 for housing counseling activities during PY2012, which included fair housing activities.

4. Other Actions to Address Obstacles to Meeting Underserved Needs

Other actions taken by Mobile County to address the Community Development needs identified in the Consolidated Plan include participation in other categorical and formula grants from federal and state funding sources other than HUD that offer opportunities to channel resources toward specific problem areas that impede the quality of life for its residents. These actions have a positive impact on improving the livability of the county for all its residents. These actions, however, positively impact particularly those issues (i.e., crime, drug abuse, child abuse, violence, etc.) that have a disproportionate negative impact on low/moderate-income residents. The following is a list of some of the other actions taken:

Juvenile Justice Programs award by Alabama Department of Youth Services

These programs are awarded by the Alabama Department of Youth Services to provide services for boys and girls referred by juvenile courts as an alternative to local Department of Youth Services, including a comprehensive aftercare model which includes many necessary components identified to successfully reintegrate youth into the community exiting the alternative to incarceration.

Crime Victim Assistance

For the Child Advocacy Center to provide direct services, including counseling, forensic medical exams, legal services, free transportation and court preparation, for child victims of sexual or severe physical abuse and their non-offending family members.

Violence Against Women Formula Grants

These funds are used to help the Mobile County District Attorney's Office lead a coordinated community response to domestic violence. The funds will also allow the District Attorney to facilitate and conduct domestic violence training.

Justice Assistance Grant (Formula Grants)

The purpose of the JAG Program is to provide units of local government funds to underwrite projects to reduce crime and improve public safety. Mobile County has utilized grant funds to purchase police cars, communications equipment and computers for various county law enforcement agencies.

Highway Traffic Safety

Provides funds for a community-based program that coordinates a multi-faceted, multi-agency, public/private response to the complex highway traffic safety problems in Mobile and Baldwin Counties; this program is responsible for the enforcement of Alabama's traffic laws and education/awareness campaigns relating to traffic safety.

Corporation for National and Community Service

The purpose of the grant funds used by this agency is to provide assistance in funding grant programs for the Foster Grandparent, Senior Companion and the Retired and Senior Volunteer Program. These programs provide reimbursement expenses for volunteers over the age of 55 that perform duties as senior companions, foster grandparents to children and retired volunteers throughout the community.

Neighborhood Stabilization Program

The Neighborhood Stabilization Program was developed to address the rampant foreclosures nationwide. The County received a \$2 million grant award from ADECA to address foreclosures in Mobile County. The County has an agreement with Habitat for Humanity of Southwest Alabama, Inc. to acquire, rehabilitate and resell foreclosed homes. Habitat has acquired 16 foreclosed homes for the County NSP Program.

Homelessness Prevention and Rapid Re-Housing Program

The Homelessness Prevention and Rapid Re-Housing Program funded under the Federal Recovery Act has provided resources for helping individuals and families retain or regain housing until housing stability can be achieved. Housing First, Inc. is the lead agency for the Continuum of Care, a multi-jurisdictional and multi-agency effort to address homelessness. The County has contracted with Housing First for implementation of the County's HUD-funded Homelessness Prevention and Rapid Re-Housing Program (HPRP). This grant program closed during PY2012.

Energy Efficiency and Conservation Block Grant

The Energy Efficiency and Conservation Block Grant provided funds under the Federal Recovery Act to the County for a building energy retrofit project to conserve energy and result in improved energy efficiency. This project translated into energy

savings for County government, thereby freeing local funds for use in other projects. This grant program closed during PY2012.

Coastal Impact Assistance Program

The Energy Policy Act of 2005 establishes the Coastal Impact Assistance Program (CIAP) which authorizes funds to be distributed to Outer Continental Shelf (OCS) oil and gas producing States for the conservation, protection and preservation of coastal areas, including wetlands. The Coastal Impact Assistance Program provides funds to the County as a Political Subdivision of an oil and gas producing State.

Mobile County FIRM Revision NOAA

Mobile County received funds through NOAA Height Modernization and Related Services opportunity for the purpose of identifying safe locations in flood-prone areas to guide new construction and reconstruction projects. The funding will be utilized for performing detailed studies to upgrade the Flood Insurance Rate Map (FIRM) panels for Mobile County.

Requests for Letters of Consistency are provided for projects seeking federal funding as long as they are consistent with the County's five-year Consolidated Plan. There has been no hindrance of the Consolidated Plan through action or willful inaction.

5. Leveraging Resources

The Consortium has utilized CDBG to leverage additional public and private funds. The two primary sources of public funds used to leverage CDBG funds are general fund money and the Pay-as-You-Go money. Also, some support staff salaries of the Consortium necessary to implement CDBG projects are funded by the general fund. In addition, Consortium members have contributed funds to expand and supplement CDBG funded projects. Other forms of leveraging within the CDBG program is donated land owned by Consortium members.

The Pay-as-You-Go road paving program, funded by a local property tax, has been used in concert with CDBG funds on several projects to make scarce public improvement dollars go further and increase the impact on low and moderate-income areas.

The County's use of HOME funds has been successful in leveraging mortgage funds from private lenders (banks, mortgage companies, and other lending institutions) for individual mortgages by providing the down payment and paying closing costs. During the reporting period, approximately \$1,776,099 in private mortgages was generated.

One of the requirements for participating in the HOME program is that the local government must provide or cause to be provided a match equal to 25 percent of the amount allocated from federal HOME funds. No match funds are required for projects funded by program income. For PY2012, the match requirement for the County was 12.5 percent.

The HOME funds 12.5 percent match requirement was satisfied in the form of in-kind contributions. When the total revenue match was larger than the required match expense, the difference was accumulated for later match by the HOME program. In-

kind match was contributed from the accumulated match, when HOME funds were drawn.

The Annual Performance Report for the HOME Program (form HUD-40107) and Match Report can be found in the Appendix in Exhibit B.

For the Emergency Shelter Grants program and the Emergency Solutions Grants program, match is in-kind and cash contributions. Sources include: federal, local, and private funding sources.

Managing the Process

1. Describe actions taken during the last year to ensure compliance with program and comprehensive planning requirements.

Program Year 3 CAPER Managing the Process response:

Mobile County Commission as the Consortium's lead agency oversees the development of the Consolidated Plan and the Annual Action Plans and the implementation of projects funded through the Action Plan. Mobile County Commission, through its Grants Department, has the responsibility for ensuring compliance with program and comprehensive planning requirements.

The Consortium followed a project selection procedure that required proposals from member jurisdictions and other public and private agencies to be submitted. Following an eligibility determination by the Grants Department, a Project Review Committee (consisting of public works officials, legal staff, a consortium municipal association representative, and County administration staff) examined proposals for feasibility, cost effectiveness, and benefit. The Committee ultimately developed and provided a non-binding budget for each formula grant program to the County Commission. The County Commission has the ultimate authority to approve projects and the budget.

All projects for the HOME and CDBG programs (with the exception of limited clientele activities) principally benefit low- and moderate-income persons (<80% HAMFI).

All applicants for HOME funds were properly screened to determine household income levels using the part 5 Section 8 income determinations. Only those persons with household incomes of <80% HAMFI who satisfy the other program requirements were allowed to participate.

The Grant Department's goal was to ensure that grant funded projects:

- met national objectives and proposed outcomes;
- were managed within the rules of the program; and
- were implemented in a timely manner.

The County procured, managed, and/or reviewed all public facilities and public infrastructure construction undertaken with CDBG funds. Construction contracts were secured through the competitive bid process. All sub-recipient agreements and contracts for professional services or for construction were procured in accordance with the appropriate portion of 24 CFR part 85.36 and any other procurement regulations that may apply. Sub-recipient agreements fully comply with all applicable regulations. The County secured appropriate services necessary to

implement the goals and objectives as stated in the Action Plan and ensured all activities were in compliance with the Consolidated Plan.

The County entered into a non-competitive subrecipient agreement with Housing First, Inc. to administer the Mobile County Emergency Solutions Grants program. Housing First managed the competitive process and executed subrecipient agreements with eligible organizations selected for ESG activities to address the needs of the homeless in Mobile County. The agreement with Housing First, Inc. as the ESG administration organization includes and obligates full compliance with the ESG regulations and standards as required by the HEARTH Act and the Federal Register release of December 5, 2011.

Citizen Participation

1. Provide a summary of citizen comments.
2. In addition, the performance report provided to citizens must identify the Federal funds made available for furthering the objectives of the Consolidated Plan. For each formula grant program, the grantee shall identify the total amount of funds available (including estimated program income), the total amount of funds committed during the reporting period, the total amount expended during the reporting period, and the geographic distribution and location of expenditures. Jurisdictions are encouraged to include maps in describing the geographic distribution and location of investment (including areas of minority concentration). The geographic distribution and expenditure requirement may also be satisfied by specifying the census tracts where expenditures were concentrated.

*Please note that Citizen Comments and Responses may be included as additional files within the CPMP Tool.

Program Year 3 CAPER Citizen Participation response:

A 15-day comment period begins on August 9, 2013 and ends on August 23, 2013. On August 9, 2013 the County published an advertisement in the Press Register to notify the public of the availability of the Consolidated Annual Performance and Evaluation Report (CAPER) and invited public comment. Copies of the CAPER are available at the following public places: the Mobile County Commission Offices, Government Plaza, Chickasaw City Hall, Citronelle City Hall, Creola City Hall, Mount Vernon City Hall, Saraland City Hall, Prichard City Hall, Semmes City Hall, and Satsuma City Hall. The CAPER is also available at the following public libraries: Mobile Public Library Main Branch, Chickasaw, Mount Vernon, Semmes, and Saraland. The CAPER is also available on the County's website at www.mobilecountyal.gov. Comments or suggestions concerning this CAPER are to be made in writing and mailed to Mr. John Pafenbach, County Administrator, Mobile County Commission, P. O. Box 1443, Mobile, AL 36633. A public hearing will be held on August 26, 2013 for the CAPER.

Institutional Structure

1. Describe actions taken during the last year to overcome gaps in institutional structures and enhance coordination.

Program Year 3 CAPER Institutional Structure response:

The County continued to seek roundtable discussion meetings with other governmental groups or agencies, financial institutions, public housing agencies and private and nonprofit agencies with similar interests and missions. These meetings enable organizations that share common goals a venue to exchange information.

Monitoring

1. Describe how and the frequency with which you monitored your activities.
2. Describe the results of your monitoring including any improvements.
3. Self Evaluation
 - a. Describe the effect programs have in solving neighborhood and community problems.
 - b. Describe progress in meeting priority needs and specific objectives and help make community's vision of the future a reality.
 - c. Describe how you provided decent housing and a suitable living environment and expanded economic opportunity principally for low and moderate-income persons.
 - d. Indicate any activities falling behind schedule.
 - e. Describe how activities and strategies made an impact on identified needs.
 - f. Identify indicators that would best describe the results.
 - g. Identify barriers that had a negative impact on fulfilling the strategies and overall vision.
 - h. Identify whether major goals are on target and discuss reasons for those that are not on target.
 - i. Identify any adjustments or improvements to strategies and activities that might meet your needs more effectively.

Program Year 3 CAPER Monitoring response:

1. How and Frequency of Monitoring Activities

The County recognizes its responsibility to ensure that all Community Development Block Grant, Emergency Shelter Grants, Emergency Solutions Grants, and HOME activities fully comply with all federal, state and local regulations. The County monitored all funds obligated and spent, whether spent directly, through a contract or a subrecipient agreement to ensure compliance with the federal regulations.

The Mobile County Grants Department uses two basic methods for monitoring grant funded projects for compliance with program rules and performance. The two methods are (1) off-site or "desk" monitoring, and (2) on-site monitoring.

A "Risk Analysis" was conducted to determine how the monitoring for public service projects would be done throughout the year. The results obtained from the risk analysis objectively determine which method was to be implemented by the Grants Department staff. The Grants Department performs on-site monitoring and/or technical assistance when determined necessary.

The Grant Department's objectives in monitoring grant funded projects are to:

- document compliance with program rules;

- track program/project performance;
- ensure timely expenditure of grant funds and timely closeout of projects; and
- identify technical assistance needs.

The County Engineering Department was responsible for oversight/monitoring during construction of public facilities and public works/infrastructure projects.

The County conducted an annual review of each down payment and mortgage assistance participating household to secure evidence of the purchasing household's continued occupancy. The review occurs at twelve-month intervals beginning 12 months from the original date of occupancy.

A periodic review was made of each grant to ensure the timeliness of expenditure and also that the goals and objectives were in compliance with the Consolidated Plan and Action Plan.

All subrecipients were regularly monitored through draw requests for regulatory and statutory compliance. The County monitored all funds obligated and spent, whether spent directly, through a contract or subrecipient agreement to ensure compliance with the federal regulations. The County provided technical assistance to new programs through orientation meetings, on-site visits, and by telephone (when necessary).

2. Results

There were no findings.

3. Self-Evaluation

Challenges:

Although Mobile County is poised for future growth, the County has been hurt by the recession. The downturn in the economy, a higher rate of unemployment, and the nationwide slump in the housing market have affected our progress. Projects have been scaled down or completely aborted. Credit score requirements although still high have become more flexible improving the opportunities for low and moderate income households to qualify for mortgages. We have found that lenders in our jurisdiction are lending more toward the purchase of homes at the \$150,000 price range and lower. Also of great concern is the reluctance and in some cases refusal of insurance companies to provide wind damage insurance.

Accomplishments:

Notwithstanding, the Urban County Program is vibrant and a vital participant in community development initiatives throughout the County. The County implements the majority of the public works and public facility activities through the County's Public Works Department. This work is consistent with the Department's mission and is a perfect fit in expertise and experience. The County has experienced staff to promote the HUD Programs and to carry out the day-to-day operations.

The County has made every effort to comply scrupulously with regulatory provisions relating to the Program. Regular consultation with HUD officials regarding compliance issues has advanced the staff's learning curve and promoted a better understanding of HUD's expectations. As a result funds are properly expended and properly documented.

The primary accomplishment is the quality of programs and services provided to low and moderate-income individuals and families in our service area. The stature of the Program continues to grow as those who have been helped share their experiences with others.

Lead-based Paint

1. Describe actions taken during the last year to evaluate and reduce lead-based paint hazards.

Program Year 3 CAPER Lead-based Paint response:

In order to address the hazards of lead based paint, the County required that a lead evaluation be done on any dwelling unit that recieved HUD HOME funding. A visual assessment of the unit was conducted to identify any deteriorated paint, dust, debris and residue so that these conditions could be corrected prior to closing. The visual assessment was done by a person trained in visual assessment. The County contracted with a state licensed Home Inspection and HUD/FHA/VA/Compliance Fee Inspection Company, JGBAG Inc., to perform such inspections. The property owner is responsible for correcting any conditions identified in the visual assessment. All deteriorated paint must be stabilized by properly trained or supervised workers using lead safe work practices. Information on the hazards of lead-based paint was covered by Consumer Credit Counseling's Homebuyer Training Program and brochures were made available to all potential DPA homebuyers. Homebuyers receive the Lead Hazard Information Pamphlet, Lead Disclosure Notice, and the Notice of Lead Reduction.

Housing First, Inc. as the subrecipient organization for Mobile County Emergency Solutions Grants administration has established procedures for determining the status of lead-based paint risks for all housing units being considered for HUD ESG funding. All housing units being considered for ESG payments are inspected or are otherwise determined lead-free by Housing First, Inc. Housing built before 1978 requires a site inspection and a record of compliance by the rental agency or landlord. Housing for households with children under six or with pregnant females requires full and exact documentation that lead-based paint is absent.

For Emergency Shelter Grants Prevention activities, the Landlord is required to provide the lead based paint information to new tenants in units built pre-1978. Any abatement is the responsibility of the landlord.

All expenditures of HUD funds (CDBG, HOME, and ESG) fully comply with all applicable lead-based paint regulations.

HOUSING

Housing Needs

*Please also refer to the Housing Needs Table in the Needs.xls workbook.

1. Describe Actions taken during the last year to foster and maintain affordable housing.

Program Year 3 CAPER Housing Needs response:

A top priority of the Consolidated Plan has been the provision of decent and safe housing that is affordable to low and moderate-income households. The Consolidated Plan listed as strategies, two approaches to addressing the need for affordable housing. One strategy is to provide for a homebuyer down payment assistance program and the other is to encourage the production of new affordable housing units. The County has continued its efforts to address both strategies during program year 2012.

The following is a description of the activities undertaken by the County and other partnering organizations to address the critical need for affordable housing:

- Through the Mobile County HOME program, a total of 18 households successfully became homebuyers during PY2012.
- Under the HOME Program, the County has allocated funds from the inception of the program for the First Time Homebuyer Down Payment Assistance program. The County chose to target first time low and moderate-income homebuyers and to provide forgivable loans of up to \$10,000 dollars to each qualifying household to purchase existing homes. The amount received can be used to provide a down payment and to pay closing cost for the qualified homebuyer. If the homebuyer continues to reside in the residence for five (5) years, the loan is completely forgiven. Loans are available countywide. During program year 2012, 8 households participating in the First Time Homebuyer Down Payment Assistance program successfully became homebuyers.
- In addition to the Down Payment Assistance program, the County offers mortgages to homebuyers who purchase homes constructed through the County's Affordable Home Program. The County has provided homebuyer assistance for these homes in the form of second mortgage deferred loans. During program year 2012, ten (10) households participating in this program successfully became homebuyers.
- Home funds are used for construction loans to qualified builders to construct new affordable single-family units. Builders must have an Alabama home-builders license. Approved participating homebuilders present to the County a set of housing plans, description of materials, costs takeoff, suggested sales amount and lot sales contract. The County reviews each proposal to assure compliance with adopted County policy and environmental requirements. Approved developers enter into a loan agreement with the County to build an agreed upon number of units. The County makes available HOME funds to the developer with an indenture in the form of a Future Advanced Mortgage. Once the County and developer have executed the HOME agreement and defining a scope of work and the contractor has signed the Future Advanced Mortgage, the County issues a start to work order. When needed, funds are made available to acquire property subject to approved general sales contract. The County allows normally acceptable construction draws based upon progress of the work.

The amount of HOME funds loaned for the construction of the home unit will be recaptured at closing and will be made available for construction loans to build additional affordable single family units. In order to assure the

affordability of the home unit, the County's construction program allows the County to take a second position mortgage in the form of a deferred loan to a homebuyer.

The County is continuing efforts to find ways of making affordable housing available to low/moderate income households.

- The County has partnered with Habitat for Humanity of Southwest Alabama, Inc. to build homes for the low and moderate income that tend to be in the 31- 50% of the area median household income. Habitat for Humanity is a not for profit faith-based organization that partners with community volunteers and low-income families (the future homeowners) to contribute "sweat equity" to build the Habitat homes. With funding from the County, Habitat completed construction on one (1) home during PY2012.
- One of the requirements of the HOME program is that fifteen percent of the amount of entitlement funds granted to the local jurisdiction by HUD must be made available to a non-profit Community Housing Development Organization (CHDO). In the capacity of a CHDO, Prichard Housing Corporation II constructed and sold six (6) homes. Of the six, two (2) homes were sold during PY2012.
- The County committed \$442,500 in HOME funds to Chickasaw Development Corporation (CDC), a subsidiary of the Chickasaw Housing Authority (CHA), to construct four (4) houses. The project is in progress.
- In PY2011 HOME funds of \$434,000 were committed to Knowles Development Group, Inc., an MBE/WBE Developer, to construct four (4) homes. Knowles Development Group, Inc. completed and sold all four (4) homes during PY2012.
- The County partnered with a developer of rental housing for the elderly who received LIHTC and HOME funds from the State of Alabama. The project was for 51 rental units of which 4 were allocated as Mobile County HOME-assisted units. During PY2012, construction was completed.
- During PY2012, the County partnered with a non-profit developer to construct 39-units of affordable transitional rental housing for homeless veterans. This project has been made possible by County HOME funds, HUD EDI funds and Veterans Administration funds. An agreement has been signed and the project is in progress.

Specific Housing Objectives

1. Evaluate progress in meeting specific objective of providing affordable housing, including the number of extremely low-income, low-income, and moderate-income renter and owner households comparing actual accomplishments with proposed goals during the reporting period.
2. Evaluate progress in providing affordable housing that meets the Section 215 definition of affordable housing for rental and owner households comparing actual accomplishments with proposed goals during the reporting period.

3. Describe efforts to address “worst-case” housing needs and housing needs of persons with disabilities.

Program Year 3 CAPER Specific Housing Objectives response:

In the Consolidated Plan for Program Year 2012, Mobile County established a goal of providing housing related services to 37 households. However, when the Consolidated Plan was prepared, the changes in requirements by lending institutions had not taken place. With homebuyers finding it more difficult to qualify for mortgages, it has become increasingly more challenging to accomplish the goals set forth in the Consolidated Plan. The following Table notes progress toward meeting housing objectives from the Consolidated Plan:

Specific Housing Objectives Table:

Activities	Goals	Outcomes	Source
Homebuyer Assistance		8	HOME
Production of New Units – Homebuyer*		10	HOME
Total Homebuyer Goals and Outcomes**	33	18	
Production of New Units – Rental (Elderly)***	4	4	HOME
Total Renter Goals and Outcomes	4	4	
Total Housing Goals and Outcomes	37	22	

*10 units completed with 4 units under construction.

**includes homebuyer assistance and construction.

***51 total units completed of which 4 were County HOME-assisted units.

The County partnered with a developer of rental housing for the elderly who received LIHTC and HOME funds from the State of Alabama. The project was for 51 rental units of which 4 were allocated as Mobile County HOME-assisted units. During PY2012, construction was completed.

During PY2012, the County has partnered with a non-profit developer to construct 39-units of affordable transitional rental housing for homeless veterans. This project has been made possible by County HOME funds, HUD EDI funds and Veterans Administration funds. An agreement has been signed and the project is in progress.

Overcoming Housing Challenges

The County recognizes the need for rental housing and is implementing a program for construction of rental housing. The County has contracted with a national consultant to provide technical assistance for this program.

Mobile County continues to work with agencies to address the worst-case housing needs within the County. During PY2012, the County performed project analysis review on a project to construct transitional rental housing for homeless veterans. In June 2013, HOME funds were committed to this project. Also, the County partners with Habitat for Humanity of Southwest Alabama which caters to 30% - 50% range. The County partnered with a Developer to construct elderly housing in conjunction with LIHTC award. This project was completed, during PY2012.

The County committed CDBG funds to an organization that provides services to persons with disabilities. The agency provides home modifications for disabled households to meet ADA guidelines such as installation of ramps, grab bars, showers, and accessible toilets for individuals with disabilities throughout the County.

Public Housing Strategy

1. Describe actions taken during the last year to improve public housing and resident initiatives.

Program Year 3 CAPER Public Housing Strategy response:

Prichard Housing Corporation II, a subsidiary of Prichard Housing Authority, constructed and sold six (6) affordable homes with HOME funds. Of the six, two (2) homes were sold during PY2012.

The County has committed \$442,500 in HOME funds to Chickasaw Development Corporation (CDC), a subsidiary of the Chickasaw Housing Authority (CHA), to construct four (4) houses. The project is in progress.

All public housing residents had an equal opportunity to benefit from housing assistance as well as public services. No specific actions were proposed in 2012 to address the identified needs of public housing or fund housing improvements and/or resident initiatives.

Barriers to Affordable Housing

1. Describe actions taken during the last year to eliminate barriers to affordable housing.

Program Year 3 CAPER Barriers to Affordable Housing response:

The Action Plan had several elements that would mitigate the identified barriers to Affordable Housing. Down payment assistance, payment of closing costs, and mortgage assistance remove an economic barrier to affordable housing. The construction of new or improvements to existing public infrastructure facilitates the development of residential building sites without adding significantly to the development costs passed on to the homebuyers. New housing construction contributes directly to the supply of affordable housing.

The County provided Homebuyer Training Classes funded through CDBG to low- and moderate-income persons to prepare them for understanding the processes and responsibilities of homeownership. The County used HOME funds to provide assistance to qualified low- and moderate-income homebuyers to pay down payments and eligible closing costs. The County also used HOME funds to provide mortgage assistance to homebuyers who purchased homes constructed with County HOME funds.

Funds were provided for construction of single-family homes. The County coordinated with a CHDO and private sector contractors to construct affordable homes to be sold to low- and moderate-income households. The County provided more than the fifteen percent set aside of HOME funds in 2010 to a qualified Community Housing Development Organization to construct affordable homes for low- and moderate-income households.

The County partnered with a developer of rental housing for the elderly who was awarded LIHTC and HOME funds from the State of Alabama. The rental units were completed during PY2012.

During PY2012, the County partnered with a non-profit developer to construct 39-units of affordable transitional rental housing for homeless veterans.

The County provided CDBG funding to a local nonprofit to provide home modifications for the removal of architectural barriers in dwelling units occupied by handicapped individuals. The County supports the applications of qualified non-profit housing organizations for discretionary HUD housing programs such as Section 202/811 by providing Certificates of Consistency where appropriate.

HOME/ American Dream Down Payment Initiative (ADDI)

1. Assessment of Relationship of HOME Funds to Goals and Objectives
 - a. Evaluate progress made toward meeting goals for providing affordable housing using HOME funds, including the number and types of households served.
2. HOME Match Report
 - a. Use HOME Match Report HUD-40107-A to report on match contributions for the period covered by the Consolidated Plan program year.
3. HOME MBE and WBE Report
 - a. Use Part III of HUD Form 40107 to report contracts and subcontracts with Minority Business Enterprises (MBEs) and Women's Business Enterprises (WBEs).
4. Assessments
 - a. Detail results of on-site inspections of rental housing.
 - b. Describe the HOME jurisdiction's affirmative marketing actions.
 - c. Describe outreach to minority and women owned businesses.

Program Year 3 CAPER HOME/ADDI response:

1. Affordable Housing Accomplishments

HOME funds in the amount of \$544,387 were received for program year 2012. No ADDI funds were available in PY2012. Mobile County utilized HOME funds primarily to provide down payment assistance to qualified purchasers of existing housing units, mortgage assistance for homes constructed with County HOME funds, and construction of affordable housing.

The following is a description of the activities undertaken by the County and other partnering organizations to address the critical need for affordable housing:

- Through the Mobile County HOME program, a total of 18 households successfully became homebuyers during PY2012.
- Under the HOME Program, the County has allocated funds from the inception of the program for the First Time Homebuyer Down Payment Assistance program. The County chose to target first time low and moderate-income homebuyers and to provide forgivable loans of up to \$10,000 dollars to each qualifying household to purchase existing homes. The amount received can be used to provide a down payment and to pay closing cost for the qualified homebuyer. If the homebuyer continues to reside in the residence for five (5)

years, the loan is completely forgiven. Loans are available countywide. During program year 2012, 8 households participating in the First Time Homebuyer Down Payment Assistance program successfully became homebuyers.

- In addition to the Down Payment Assistance program, the County offers mortgages to homebuyers who purchase homes constructed through the County's Affordable Home Program. The County has provided homebuyer assistance for these homes in the form of second mortgage deferred loans. During program year 2012, ten (10) households participating in this program successfully became homebuyers.
- Home funds are used for construction loans to qualified builders to construct new affordable single-family units. Builders must have an Alabama home-builders license. Approved participating homebuilders present to the County a set of housing plans, description of materials, costs takeoff, suggested sales amount and lot sales contract. The County reviews each proposal to assure compliance with adopted County policy and environmental requirements. Approved developers enter into a loan agreement with the County to build an agreed upon number of units. The County makes available HOME funds to the developer with an indenture in the form of a Future Advanced Mortgage. Once the County and developer have executed the HOME agreement and defining a scope of work and the contractor has signed the Future Advanced Mortgage, the County issues a start to work order. When needed, funds are made available to acquire property subject to approved general sales contract. The County allows normally acceptable construction draws based upon progress of the work.

The amount of HOME funds loaned for the construction of the home unit will be recaptured at closing and will be made available for construction loans to build additional affordable single family units. In order to assure the affordability of the home unit, the County's construction program allows the County to take a second position mortgage in the form of a deferred loan to a homebuyer.

The County is continuing efforts to find ways of making affordable housing available to low/moderate income households.

- The County has partnered with Habitat for Humanity of Southwest Alabama, Inc. to build homes for the low and moderate income that tend to be in the 31- 50% of the area median household income. Habitat for Humanity is a not for profit faith-based organization that partners with community volunteers and low-income families (the future homeowners) to contribute "sweat equity" to build the Habitat homes. With funding from the County, Habitat completed construction on one (1) home during PY2012.
- One of the requirements of the HOME program is that fifteen percent of the amount of entitlement funds granted to the local jurisdiction by HUD must be made available to a non-profit Community Housing Development Organization (CHDO). In the capacity of a CHDO, Prichard Housing Corporation II constructed and sold six (6) homes. Of the six, two (2) homes were sold during PY2012.
- The County committed \$442,500 in HOME funds to Chickasaw Development

Corporation (CDC), a subsidiary of the Chickasaw Housing Authority (CHA), to construct four (4) houses. The project is in progress.

- In PY2011 HOME funds of \$434,000 were committed to Knowles Development Group, Inc., an MBE/WBE Developer, to construct four (4) homes. Knowles Development Group, Inc. completed and sold all four (4) homes during PY2012.
- The County partnered with a developer of rental housing for the elderly who received LIHTC and HOME funds from the State of Alabama. The project was for 51 rental units of which 4 were allocated as Mobile County HOME-assisted units. During PY2012, construction was completed.
- During PY2012, the County partnered with a non-profit developer to construct 39-units of affordable transitional rental housing for homeless veterans. This project has been made possible by County HOME funds, HUD EDI funds and Veterans Administration funds. An agreement has been signed and the project is in progress.

2. Match Report

In 2012, the County disbursed \$1,085,647.46 HOME funds that required match. The match liability for 2012 was \$135,705.93.

3. HOME MBE and WBE Report

One (1) Minority Business Enterprise (MBE)/Women's Business Enterprise (WBE) was under contract in 2012.

4. Assessments

During construction, on-site inspection of the County's first rental housing project was completed. The County will schedule inspections of rental housing projects as required by HUD.

The County continues its efforts in addressing one of the leading impediments housing affordability as identified in An Analysis of Impediments to Fair Housing through the Down Payment Assistance (DPA) Program and the Construction of Affordable Homes Program. The County, through its Affirmative Marketing Program for the HOME Program, distributed color brochures at various venues during this program year. The County conducted six (6) informational meetings throughout the County to market the DPA Program and the Construction of Affordable Homes Program.

The list of activities associated with the advertisement campaign includes:

- Promotions on County's web page.
- Conducted six (6) informational meetings with local lenders, community organizations, a local housing authority and community development corporations.
- Participated in an annual homebuyer and homeowner educational workshop as a representative of the County HOME program.

Mobile County contracted with Family Counseling Services/Consumer Credit Counseling of Mobile to provide housing counseling to potential homebuyers. This counseling service includes education as a way to empower consumers to stand up for their rights and avoid becoming victims. To that end, all homebuyer training classes, pre-purchase housing counseling sessions, and post-purchase workshops include segments on Fair Housing and Predatory Lending issues.

Fair Housing issues covered include discussion of prohibitions of the Act, a description of the protected class, discrimination in renting, discrimination in housing sales, mortgage and insurance discrimination, additional ways in which fair housing rights can be violated, how to tell if you've been discriminated against, and what to do if you feel you have been a victim.

Predatory Lending issues covered include applying for credit cards, sub-prime mortgages, payday loans, title loans and the ways in which consumers can become victims. Discussion also includes the true cost of credit utilizing each of these forms of credit as compared to the more traditional forms of credit, recommendations for consumers before signing a loan or credit application, and contacts for victims.

A total of 56 persons were served with fair housing counseling through pre-purchase workshops. A total of 217 received education and counseling services. The County committed a total of \$35,000 for housing counseling activities during PY2012, which included fair housing activities.

Minority and Women Owned Business Outreach: Language in County agreements requires subrecipients to reach out to minority and women owned businesses. Most procurement for services or construction contracts includes language encouraging minority and women business enterprises to apply. When appropriate, advertisements are published or broadcast through minority targeted media.

HOMELESS

Homeless Needs

*Please also refer to the Homeless Needs Table in the Needs.xls workbook.

1. Identify actions taken to address needs of homeless persons.
2. Identify actions to help homeless persons make the transition to permanent housing and independent living.
3. Identify new Federal resources obtained from Homeless SuperNOFA.

Program Year 3 CAPER Homeless Needs response:

The Mobile County Consortium is an entitlement recipient of Emergency Shelter Grants and Emergency Solutions Grants funds. The purpose of these funds is to assist in the prevention or elimination of homeless individuals.

In PY2011, Mobile County Consortium received an allocation of \$85,651 for Emergency Shelter Grants (ESG) funds. The Consortium partnered with four non-profit organizations to provide assistance to those in need. The following is a progress report through May 31, 2013.

- The County committed \$25,000 in ESG funds to Family Promise of Coastal Alabama, Inc. for Essential Services and Operational Costs to the shelter for homeless families. Grant total served: 63 individuals or 21 families with 13 female head of household. Proposed outcome: 50 individuals.
- The County committed \$28,369 in ESG funds to Penelope House, Inc. for Essential Services and Operational Costs to the shelter for victims of domestic violence. Grant total served: 260 individuals in 116 households were served with 43 female head of household. Proposed outcome: 169 individuals.
- The County committed \$8,000 in ESG funds to McKemie Place for Operational Costs (\$5,000) and Homeless Prevention (\$3,000) activities. Grant total served: 47 homeless women. Proposed outcome: 25 individuals.
- The County committed \$20,000 in ESG funds to the Service Center of Catholic Social Services for Homeless Prevention activities for those at risk of homelessness. Grant total served: 171 individuals or 54 households with 39 female head of household. Proposed outcome: 75 individuals.

During PY2012, Mobile County Consortium received an allocation of \$48,179 (2011) and \$155,141 (2012) for the Emergency Solutions Grants. The County contracted with Housing First for implementation of the Emergency Solutions Grants. From the 2011 funds, the County provided funding to Housing First for the Homeless Management Information System (HMIS) and homelessness prevention assistance. From the 2012 funds, the County provided funding to Housing First for the Homeless Management Information System (HMIS), homelessness prevention assistance, rapid re-housing assistance and emergency shelters.

The needs of the homeless were also addressed in the following ways:

- The Homeless Prevention and Rapid Re-Housing Program funded under the Federal Recovery Act provided resources for helping individuals and families retain or regain housing until housing stability could be achieved. Housing First, Inc. is the lead agency for the Continuum of Care, a multi-jurisdictional and multi-agency effort to address homelessness. The County contracted with Housing First for implementation of the County's HUD-funded Homelessness Prevention and Rapid Re-Housing Program (HPRP). The County provided HPRP funding to Housing First for the Homeless Management Information System (HMIS), a program that collects demographic information that the federal government requires in tracking the homeless population. The grant was closed during PY2012.
- The County committed \$50,000 in CDBG funds to Legal Services Alabama for the provision of a Homelessness Prevention Program.

Mobile County is a participating jurisdiction in the HUD designated City and County of Mobile, Baldwin County Continuum of Care (CoC), AL-501. An annual application for HUD McKinney-Vento Homeless Assistance Acts programs for Supportive Housing Program (SHP) and Shelter Plus Care (S+C) grants is submitted on behalf of the three jurisdictions by Housing First, Inc., the lead organization. The 2012 competition was for projects to be implemented in 2013 with 11 agencies sharing in the total. Based on the HUD pro rata formula, 37% or \$1,291,970 of the amount awarded to the three jurisdictions will be credited to the County.

The Emergency Shelter Grants Budget Analysis, Point-in-Time Count, Federal Grants Table, Goals and Strategies, CoC Inventory, and Plan to End Homelessness can be found in the Appendix in Exhibit C. The Emergency Solutions Grants IDIS reports can be found in the Appendix in Exhibit B.

Specific Homeless Prevention Elements

1. Identify actions taken to prevent homelessness.

Program Year 3 CAPER Specific Housing Prevention Elements response:

Emergency Shelter Grants (ESG) funds were received in 2011 to assist local agencies with payments to prevent homelessness. The County committed \$23,000 in ESG funds for homeless prevention activities.

During PY2012, Mobile County Consortium received an allocation of \$48,179 (2011) and \$155,141 (2012) for the Emergency Solutions Grants. From the 2011 funds, the County committed \$17,424 in ESG funds for homelessness prevention assistance. From the 2012 funds, the County committed \$40,000 in ESG funds for homelessness prevention assistance.

The Homelessness Prevention and Rapid Re-Housing Program funded under the Federal Recovery Act also provided resources for prevention. The County contracted with Housing First, Inc., the lead agency for the Continuum of Care, for implementation of the County's HUD-funded Homelessness Prevention and Rapid Re-Housing Program (HPRP).

In 2012, the County committed \$50,000 of CDBG funds to Legal Services Alabama to provide legal services assistance for a Homeless Prevention Project. Assistance includes: community presentations and addressed civil legal issues that cause homelessness.

Emergency Shelter Grants (ESG)

1. Identify actions to address emergency shelter and transitional housing needs of homeless individuals and families (including significant subpopulations such as those living on the streets).
2. Assessment of Relationship of ESG Funds to Goals and Objectives
 - a. Evaluate progress made in using ESG funds to address homeless and homeless prevention needs, goals, and specific objectives established in the Consolidated Plan.
 - b. Detail how ESG projects are related to implementation of comprehensive homeless planning strategy, including the number and types of individuals and persons in households served with ESG funds.
3. Matching Resources
 - a. Provide specific sources and amounts of new funding used to meet match as required by 42 USC 11375(a)(1), including cash resources, grants, and staff salaries, as well as in-kind contributions such as the value of a building or lease, donated materials, or volunteer time.

4. State Method of Distribution
 - a. States must describe their method of distribution and how it rated and selected its local government agencies and private nonprofit organizations acting as subrecipients.
5. Activity and Beneficiary Data
 - a. Completion of attached Emergency Shelter Grant Program Performance Chart or other reports showing ESGP expenditures by type of activity. Also describe any problems in collecting, reporting, and evaluating the reliability of this information.
 - b. Homeless Discharge Coordination
 - i. As part of the government developing and implementing a homeless discharge coordination policy, ESG homeless prevention funds may be used to assist very-low income individuals and families at risk of becoming homeless after being released from publicly funded institutions such as health care facilities, foster care or other youth facilities, or corrections institutions or programs.
 - c. Explain how your government is instituting a homeless discharge coordination policy, and how ESG homeless prevention funds are being used in this effort.

Program Year 3 CAPER ESG response:

The Mobile County Consortium is an entitlement recipient of Emergency Shelter Grants (ESG) funds and Emergency Solutions Grants funds. The purpose of these funds is to assist in the prevention or elimination of homeless individuals.

No goals were established in the 2010 Consolidated Plan to address homeless needs, because the County had not received ESG funds since 2008.

EMERGENCY SHELTER GRANTS

In 2011, Mobile County Consortium received an allocation of \$85,651 for Emergency Shelter Grants (ESG) funds. The Consortium partnered with four non-profit organizations to provide assistance to those in need as reflected in the following Table.

2011 Emergency Shelter Grants Projects:

Agency	Essential Services	Operational Costs	Homeless Prevention	Admin	Total
Family Promise	\$10,000	\$15,000			\$25,000
Penelope House	\$1,869	\$26,500			\$28,369
McKemie Place		\$5,000	\$3,000		\$8,000
Catholic Social Services			\$20,000		\$20,000
Mobile County				\$4,282	\$4,282
Total Requested	\$11,869	\$46,500	\$23,000	\$4,282	\$85,651

During PY2011, ESG subrecipient agreements were amended to extend the term until May 31, 2013 in order to allow time to expend the funds, because the agreements were not executed until January 2012.

The following reports reflect grant-to-date totals as of May 31, 2013:

- The County committed \$25,000 in ESG funds to Family Promise of Coastal Alabama, Inc. for Essential Services and Operational Costs to the shelter for homeless families. Grant total served: 63 individuals or 21 families with 13 female head of household. Proposed outcome: 50 individuals.

In May 2013, the agreement was amended to extend the term to allow time to expend all of the funds.

- The County committed \$28,369 in ESG funds to Penelope House, Inc. for Essential Services and Operational Costs to the shelter for victims of domestic violence. Grant total served: 260 individuals in 116 households were served with 43 female head of household. Proposed outcome: 169 individuals.
- The County committed \$8,000 in ESG funds to McKemie Place for Operational Costs (\$5,000) and Homeless Prevention (\$3,000) activities. Grant total served: 47 homeless women. Proposed outcome: 25 individuals.
- The County committed \$20,000 in ESG funds to the Service Center of Catholic Social Services for Homeless Prevention activities for those at risk of homelessness. Grant total served: 171 individuals or 54 households with 39 female head of household. Proposed outcome: 75 individuals.

The needs of the homeless were also addressed in the following ways:

- The Homeless Prevention and Rapid Re-Housing Program funded under the Federal Recovery Act provided resources for helping individuals and families retain or regain housing until housing stability could be achieved. Housing First, Inc. is the lead agency for the Continuum of Care, a multi-jurisdictional and multi-agency effort to address homelessness. The County contracted with Housing First for implementation of the County's HUD-funded Homelessness Prevention and Rapid Re-Housing Program (HPRP). The County provided HPRP funding to Housing First for the Homeless Management Information System (HMIS), a program that collects demographic information that the federal government requires in tracking the homeless population. The grant was closed during PY2012.
- The County committed \$50,000 in CDBG funds to Legal Services Alabama for the provision of a Homelessness Prevention Program.

EMERGENCY SOLUTIONS GRANTS FUNDS

Subrecipient agreements were signed between Mobile County and Housing First, Inc. in November 2012 for the 2011 and 2012 Emergency Solutions Grants. Housing First, Inc. managed the competitive process and executed subrecipient agreements with eligible organizations to provide ESG activities. During PY2012, the new ESG program was in start-up and early implementation phase.

During PY2012, 99 persons were served by three subrecipients through ESG Emergency Shelter funds. The ESG program IDIS reports are located in the Appendix in Exhibit B.

Match for both ESG awards is in the form of cash and in-kind. Sources include: private, local, and federal funding. Emergency Shelter Grants Budget Analysis Table is located in the Appendix in Exhibit C.

Housing First, Inc. has accepted responsibility for coordinating and encouraging discharge planning to prevent homelessness when individuals are being released from a penal facility, hospital, institution or program that has responsibility for such planning. There are formal protocols in place for health care and mental health institutions that includes an annual letter from Housing First, Inc. to re-new and confirm agreements. Protocol for corrections is under development by the Mobile Area Interfaith Conference and includes plans for a community release center. The State of Alabama Department of Human Resources has a formal and written protocol for preventing homelessness when a youth has aged-out of foster care or from substitute care but limited resources have prevented full implementation. A HUD funded transitional housing project through Housing First, Inc., the lead CoC agency, is available to these youths at St. Mary's Home, either at the time of discharge or after becoming homeless, targeting those who are ages 19-24.

COMMUNITY DEVELOPMENT

Community Development

*Please also refer to the Community Development Table in the Needs.xls workbook.

1. Assessment of Relationship of CDBG Funds to Goals and Objectives
 - a. Assess use of CDBG funds in relation to the priorities, needs, goals, and specific objectives in the Consolidated Plan, particularly the highest priority activities.
 - b. Evaluate progress made toward meeting goals for providing affordable housing using CDBG funds, including the number and types of households served.
 - c. Indicate the extent to which CDBG funds were used for activities that benefited extremely low-income, low-income, and moderate-income persons.
2. Changes in Program Objectives
 - a. Identify the nature of and the reasons for any changes in program objectives and how the jurisdiction would change its program as a result of its experiences.
3. Assessment of Efforts in Carrying Out Planned Actions
 - a. Indicate how grantee pursued all resources indicated in the Consolidated Plan.
 - b. Indicate how grantee provided certifications of consistency in a fair and impartial manner.
 - c. Indicate how grantee did not hinder Consolidated Plan implementation by action or willful inaction.
4. For Funds Not Used for National Objectives
 - a. Indicate how use of CDBG funds did not meet national objectives.

- b. Indicate how did not comply with overall benefit certification.
- 5. Anti-displacement and Relocation – for activities that involve acquisition, rehabilitation or demolition of occupied real property
 - a. Describe steps actually taken to minimize the amount of displacement resulting from the CDBG-assisted activities.
 - b. Describe steps taken to identify households, businesses, farms or nonprofit organizations who occupied properties subject to the Uniform Relocation Act or Section 104(d) of the Housing and Community Development Act of 1974, as amended, and whether or not they were displaced, and the nature of their needs and preferences.
 - c. Describe steps taken to ensure the timely issuance of information notices to displaced households, businesses, farms, or nonprofit organizations.
- 6. Low/Mod Job Activities – for economic development activities undertaken where jobs were made available but not taken by low- or moderate-income persons
 - a. Describe actions taken by grantee and businesses to ensure first consideration was or will be given to low/mod persons.
 - b. List by job title of all the permanent jobs created/retained and those that were made available to low/mod persons.
 - c. If any of jobs claimed as being available to low/mod persons require special skill, work experience, or education, provide a description of steps being taken or that will be taken to provide such skills, experience, or education.
- 7. Low/Mod Limited Clientele Activities – for activities not falling within one of the categories of presumed limited clientele low and moderate income benefit
 - a. Describe how the nature, location, or other information demonstrates the activities benefit a limited clientele at least 51% of whom are low- and moderate-income.
- 8. Program income received
 - a. Detail the amount of program income reported that was returned to each individual revolving fund, e.g., housing rehabilitation, economic development, or other type of revolving fund.
 - b. Detail the amount repaid on each float-funded activity.
 - c. Detail all other loan repayments broken down by the categories of housing rehabilitation, economic development, or other.
 - d. Detail the amount of income received from the sale of property by parcel.
- 9. Prior period adjustments – where reimbursement was made this reporting period for expenditures (made in previous reporting periods) that have been disallowed, provide the following information:
 - a. The activity name and number as shown in IDIS;
 - b. The program year(s) in which the expenditure(s) for the disallowed activity(ies) was reported;
 - c. The amount returned to line-of-credit or program account; and
 - d. Total amount to be reimbursed and the time period over which the reimbursement is to be made, if the reimbursement is made with multi-year payments.
- 10. Loans and other receivables
 - a. List the principal balance for each float-funded activity outstanding as of the end of the reporting period and the date(s) by which the funds are expected to be received.

- b. List the total number of other loans outstanding and the principal balance owed as of the end of the reporting period.
- c. List separately the total number of outstanding loans that are deferred or forgivable, the principal balance owed as of the end of the reporting period, and the terms of the deferral or forgiveness.
- d. Detail the total number and amount of loans made with CDBG funds that have gone into default and for which the balance was forgiven or written off during the reporting period.
- e. Provide a List of the parcels of property owned by the grantee or its subrecipients that have been acquired or improved using CDBG funds and that are available for sale as of the end of the reporting period.

11. Lump sum agreements

- a. Provide the name of the financial institution.
- b. Provide the date the funds were deposited.
- c. Provide the date the use of funds commenced.
- d. Provide the percentage of funds disbursed within 180 days of deposit in the institution.

12. Housing Rehabilitation – for each type of rehabilitation program for which projects/units were reported as completed during the program year

- a. Identify the type of program and number of projects/units completed for each program.
- b. Provide the total CDBG funds involved in the program.
- c. Detail other public and private funds involved in the project.

13. Neighborhood Revitalization Strategies – for grantees that have HUD-approved neighborhood revitalization strategies

- a. Describe progress against benchmarks for the program year. For grantees with Federally-designated EZs or ECs that received HUD approval for a neighborhood revitalization strategy, reports that are required as part of the EZ/EC process shall suffice for purposes of reporting progress.

Program Year 3 CAPER Community Development response:

1. Relationship of CDBG and Consolidated Plan

Since Mobile County had been an entitlement recipient under three of the four HUD formula grant programs, these programs (CDBG, HOME, & ESG) were important aspects of the County's strategy covered in the Consolidated Plan. These Programs, along with the various Housing Authorities' receipt of Comprehensive Grant Programs funds, are the most reliable source of funds available to the County for Consolidated Plan implementation.

The County has followed a policy of utilizing CDBG funds to address those items identified as high priority or medium priority in the Consolidated Plan. In addition, the County has sought to identify and utilize other resources that may be available, such as the Low Income Housing Tax Credits, Public Housing Development programs, and Juvenile Delinquency Prevention funds. Where possible and expedient to do so, CDBG funds have been utilized in concert with other grants, local government funds, or private funds on projects such as various capital improvement projects.

2. Changes in the Program

During the reporting period, the County adopted three (3) formal amendments and six (6) local amendments, which are included in the Appendix in Exhibit A. Changes undertaken were for budget adjustments and for the addition or deletion of an activity.

3. Assessment of Grantee's Efforts

From the information presented herein, it is the County's conclusion that it has:

- 1) Pursued all resources that the County indicated it would pursue.
- 2) Provided requested certifications of consistency for HUD programs, in a fair and impartial manner, for those programs which the County indicated it would support applications by other entities.
- 3) Did not hinder Consolidated Plan implementation by action or willful inaction.

The County has continued to carry out the actions and strategies outlined in its Consolidated Plan, and except for instances where federal funding programs are not available or where resources could not be procured, the County has stayed with established priorities and commitments.

4. National Objectives and Overall Benefit Certification

All CDBG grant funds have been utilized exclusively to benefit low and moderate-income persons or to aid in the prevention or elimination of slums or blight. No activities were certified as having a particular urgency. As required by federal regulations, at least 70% of the amount of funds expended for activities during the program year went to activities that principally benefit low and moderate-income persons.

5. Activities Involving the Acquisition, Rehabilitation, or Demolition of Occupied Real Property

The County has not undertaken activities involving the acquisition or demolition of occupied real property.

6. Economic Development Job Activities – Not applicable

7. Limited Clientele Activities

The County completed the renovation of a facility for a senior center, provided home modifications for the disabled, provided prescription drug assistance to low/moderate income persons who do not have insurance coverage (including homeless individuals), assisted with services that provide counseling and transportation for child sexual abuse victims, assisted a rape crisis program, and assisted a domestic violence program for protection from abuse orders. These activities qualify under the limited clientele provisions of the CDBG regulations. Because of the nature of the beneficiaries (elderly and/or handicapped persons, abuse victims, homeless), it may be presumed that the clientele served by these programs are primarily persons of low and moderate-income.

8. Program Income - Not applicable.

9. Prior Period Adjustments - Not applicable.
10. Loans and Other Receivables - Not applicable.
11. Lump Sum Agreements - Not applicable.
12. Rehabilitation Programs Projects Completed - Not applicable.

The County does not have housing rehabilitation programs.

13. Neighborhood Revitalization Strategies – Not applicable.

Antipoverty Strategy

1. Describe actions taken during the last year to reduce the number of persons living below the poverty level.

Program Year 3 CAPER Antipoverty Strategy response:

The County strives to foster and maintain affordable housing, as has been described elsewhere in this document, and has been mindful of opportunities to positively impact the lives of low-income persons and reduce the number of poverty level households in the community. During PY2012, the County committed CDBG funds to public service organizations to provide prescription drug assistance and legal services for homelessness prevention.

Specific elements taken during 2012 effectively reduce the number of poverty level families through activities undertaken with CDBG, ESG, and HOME funds. The County worked with nonprofit organizations to identify qualified low-income households to participate in the down payment assistance program for homebuyers. Becoming a homeowner enables some low-income households who have carried an excessive housing cost burden to realize an increase in disposable income thus raising those households up from the poverty level. Construction of affordable rental housing also enables those households with excessive housing cost burden to realize an increase in disposable income thus also raising them up from the poverty level. The infrastructure improvements create entry-level construction jobs that provide an economic stimulus and benefits for the low- and moderate-income neighborhoods. The County focused on the elimination of homelessness and the impact of supportive services to low-income households to reduce the number of persons living in poverty.

NON-HOMELESS SPECIAL NEEDS

Non-homeless Special Needs

*Please also refer to the Non-homeless Special Needs Table in the Needs.xls workbook.

1. Identify actions taken to address special needs of persons that are not homeless but require supportive housing, (including persons with HIV/AIDS and their families).

Program Year 3 CAPER Non-homeless Special Needs response:

Under the Consolidated Plan priority of Special Needs, the County budgeted in its CDBG program for public services to address new and/or expanded services deemed necessary to meet the special needs of the low and moderate-income citizens of Mobile County. The Non-homeless Special Needs Table identified housing needed for physically disabled.

To address this need, the County provided \$10,000 funding to Independent Living Center, a not for profit organization that provides services to persons with disabilities. The agency provides home modifications for disabled households to meet ADA guidelines. The agency modified homes for three (3) individuals with disabilities with one (1) reported as female head of household. Modifications included: wheelchair ramps, grab bars, accessible showers, and accessible toilets.

Specific HOPWA Objectives

*Please also refer to the HOPWA Table in the Needs.xls workbook.

1. Overall Assessment of Relationship of HOPWA Funds to Goals and Objectives
Grantees should demonstrate through the CAPER and related IDIS reports the progress they are making at accomplishing identified goals and objectives with HOPWA funding. Grantees should demonstrate:
 - a. That progress is being made toward meeting the HOPWA goal for providing affordable housing using HOPWA funds and other resources for persons with HIV/AIDS and their families through a comprehensive community plan;
 - b. That community-wide HIV/AIDS housing strategies are meeting HUD's national goal of increasing the availability of decent, safe, and affordable housing for low-income persons living with HIV/AIDS;
 - c. That community partnerships between State and local governments and community-based non-profits are creating models and innovative strategies to serve the housing and related supportive service needs of persons living with HIV/AIDS and their families;
 - d. That through community-wide strategies Federal, State, local, and other resources are matched with HOPWA funding to create comprehensive housing strategies;
 - e. That community strategies produce and support actual units of housing for persons living with HIV/AIDS; and finally,
 - f. That community strategies identify and supply related supportive services in conjunction with housing to ensure the needs of persons living with HIV/AIDS and their families are met.
2. This should be accomplished by providing an executive summary (1-5 pages) that includes:
 - a. Grantee Narrative
 - i. Grantee and Community Overview
 - (1) A brief description of your organization, the area of service, the name of each project sponsor and a broad overview of the range/type of housing activities and related services
 - (2) How grant management oversight of project sponsor activities is conducted and how project sponsors are selected
 - (3) A description of the local jurisdiction, its need, and the estimated number of persons living with HIV/AIDS

- (4) A brief description of the planning and public consultations involved in the use of HOPWA funds including reference to any appropriate planning document or advisory body
 - (5) What other resources were used in conjunction with HOPWA funded activities, including cash resources and in-kind contributions, such as the value of services or materials provided by volunteers or by other individuals or organizations
 - (6) Collaborative efforts with related programs including coordination and planning with clients, advocates, Ryan White CARE Act planning bodies, AIDS Drug Assistance Programs, homeless assistance programs, or other efforts that assist persons living with HIV/AIDS and their families.
 - ii. Project Accomplishment Overview
 - (1) A brief summary of all housing activities broken down by three types: emergency or short-term rent, mortgage or utility payments to prevent homelessness; rental assistance; facility based housing, including development cost, operating cost for those facilities and community residences
 - (2) The number of units of housing which have been created through acquisition, rehabilitation, or new construction since 1993 with any HOPWA funds
 - (3) A brief description of any unique supportive service or other service delivery models or efforts
 - (4) Any other accomplishments recognized in your community due to the use of HOPWA funds, including any projects in developmental stages that are not operational.
 - iii. Barriers or Trends Overview
 - (1) Describe any barriers encountered, actions in response to barriers, and recommendations for program improvement
 - (2) Trends you expect your community to face in meeting the needs of persons with HIV/AIDS, and
 - (3) Any other information you feel may be important as you look at providing services to persons with HIV/AIDS in the next 5-10 years
 - b. Accomplishment Data
 - i. Completion of CAPER Performance Chart 1 of Actual Performance in the provision of housing (Table II-1 to be submitted with CAPER).
 - ii. Completion of CAPER Performance Chart 2 of Comparison to Planned Housing Actions (Table II-2 to be submitted with CAPER).

Program Year 3 CAPER Specific HOPWA Objectives response:

Not Applicable

OTHER NARRATIVE

Include any CAPER information that was not covered by narratives in any other section.

Program Year 3 CAPER Other Narrative response: